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## GENERAL LEAVE

Mr. TORRES of New York. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and to include extraneous material on this measure.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New York (Mr. TORRES)?

There was no objection.

Mr. TORRES of New York. Madam Speaker, I yield myself such time as I may consume.

I rise in support of H.R. 397, the Chemical, Biological, Radiological, and Nuclear Intelligence and Information Sharing Act of 2021.

This past year, we have witnessed a global pandemic dominate nearly every aspect of American life and claim the lives of over half a million people. As it tore through our communities, it also brought into stark focus hard truths about inequities in our healthcare system, the reliability of our PPE pipeline, the need for better information sharing between the Federal Government and State, local, and private-sector partners.

The legislation before us seeks to promote timely sharing of intelligence about chemical, biological, radiological, and nuclear threats, or CBRN threats. It does so by specifically directing the Department of Homeland Security to analyze CBRN-related terrorist threats and share threat information with Federal, State, and local partners.

In the event of an attack of this nature, situational awareness at all levels of government is key. Better situational awareness is also important to help New York City and other DHS grant recipients more efficiently target their grant dollars to address threats.

Earlier versions of this bill overwhelmingly passed in the House in the last three Congresses, and I urge my colleagues to support the measure once again.

Madam Speaker, I reserve the balance of my time.

Mr. GARBARINO. Madam Speaker, I yield myself such time as I may consume.

I rise today in support of H.R. 397, the CBRN Intelligence and Information Sharing Act of 2021.

We all know that terrorist groups have long sought to develop the capability to attack our Nation with chemical, biological, radiological, and nuclear materials. H.R. 397 would address this threat by requiring the Office of Intelligence and Analysis, within the Department of Homeland Security, to support the homeland security-focused analysis of terrorist capabilities related to chemical, biological, radiological, and nuclear materials, as well as threats to the homeland from global infectious diseases.

To improve coordination with local law enforcement, H.R. 397 requires the Office of Intelligence and Analysis to

share threat information not only with Federal entities but also State, local, Tribal, and territorial agencies.

I commend my colleague, the gentleman from Florida (Mr. GIMENEZ), for introducing this important legislation.

Madam Speaker, I urge all Members to support this bill, and I yield back the balance of my time.

Mr. TORRES of New York. Madam Speaker, effective prevention and response to terrorism and naturally occurring threats start with information-sharing.

At a time when threats are changing at such a rapid pace, H.R. 397 will help to facilitate information-sharing to better safeguard the homeland from bad actors.

Madam Speaker, I urge my colleagues to support H.R. 397, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. TORRES) that the House suspend the rules and pass the bill, H.R. 397, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. BIGGS. Madam Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this motion are postponed.

#### TRANSIT SECURITY GRANT PROGRAM FLEXIBILITY ACT

Mr. TORRES of New York. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 396) to amend the Implementing Recommendations of the 9/11 Commission Act of 2007 to clarify certain allowable uses of funds for public transportation security assistance grants and establish periods of performance for such grants, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 396

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the “Transit Security Grant Program Flexibility Act”.

#### SEC. 2. ALLOWABLE USES OF FUNDS FOR PUBLIC TRANSPORTATION SECURITY ASSISTANCE GRANTS.

Subparagraph (A) of section 1406(b)(2) of the Implementing Recommendations of the 9/11 Commission Act of 2007 (6 U.S.C. 1135(b)(2); Public Law 110-53) is amended by inserting “and associated backfill” after “security training”.

#### SEC. 3. PERIODS OF PERFORMANCE FOR PUBLIC TRANSPORTATION SECURITY ASSISTANCE GRANTS.

Section 1406 of the Implementing Recommendations of the 9/11 Commission Act of 2007 (6 U.S.C. 1135; Public Law 110-53) is amended—

(1) by redesignating subsection (m) as subsection (n); and

(2) by inserting after subsection (1) the following new subsection:

“(m) PERIODS OF PERFORMANCE.—

“(1) IN GENERAL.—Except as provided in paragraph (2), funds provided pursuant to a grant awarded under this section for a use specified in subsection (b) shall remain available for use by a grant recipient for a period of not fewer than 36 months.

“(2) EXCEPTION.—Funds provided pursuant to a grant awarded under this section for a use specified in subparagraph (M) or (N) of subsection (b)(1) shall remain available for use by a grant recipient for a period of not fewer than 55 months.”.

#### SEC. 4. GAO REVIEW.

(a) IN GENERAL.—The Comptroller General of the United States shall conduct a review of the public transportation security assistance grant program under section 1406 of the Implementing Recommendations of the 9/11 Commission Act of 2007 (6 U.S.C. 1135; Public Law 110-53).

(b) SCOPE.—The review required under paragraph (1) shall include the following:

(1) An assessment of the type of projects funded under the public transportation security grant program referred to in such paragraph.

(2) An assessment of the manner in which such projects address threats to public transportation infrastructure.

(3) An assessment of the impact, if any, of this Act (including the amendments made by this Act) on types of projects funded under the public transportation security assistance grant program.

(4) An assessment of the management and administration of public transportation security assistance grant program funds by grantees.

(5) Recommendations to improve the manner in which public transportation security assistance grant program funds address vulnerabilities in public transportation infrastructure.

(6) Recommendations to improve the management and administration of the public transportation security assistance grant program.

(c) REPORT.—Not later than one year after the date of the enactment of this Act and again not later than five years after such date of enactment, the Comptroller General of the United States shall submit to the Committee on Homeland Security of the House of Representatives and the Committee on Homeland Security and Governmental Affairs of the Senate a report on the review required under this section.

#### SEC. 5. DETERMINATION OF BUDGETARY EFFECTS.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled “Budgetary Effects of PAYGO Legislation” for this Act, submitted for printing in the Congressional Record by the Chairman of the Committee on the Budget of the House of Representatives, provided that such statement has been submitted prior to the vote on passage.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New York (Mr. TORRES) and the gentleman from New York (Mr. GARBARINO) each will control 20 minutes.

The Chair recognizes the gentleman from New York (Mr. TORRES).

GENERAL LEAVE

Mr. TORRES of New York. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative

days to revise and extend their remarks and to include extraneous material on this measure.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. TORRES of New York. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise today in strong support of H.R. 396, the Transit Security Grant Program Flexibility Act.

This legislation, as introduced by my colleague from New York (Mr. GARBARINO), seeks to make common-sense adjustments to a DHS grant program that helps keep my constituents safe.

H.R. 396 requires technical changes to the Transit Security Grant Program to allow grant funding to be used for backfill staffing when associated with security training and give transit authorities more time to expend grant funds on security improvements for public transportation systems or infrastructure.

Our transit systems are absolutely vital to daily travel and commerce. According to U.S. Census figures, 56 percent of all New Yorkers rely on public transportation. In New York City, over 5 million people depend on our trains and subways on a normal workday.

Under the TSGP, New York City's Metropolitan Transit Authority received about \$20 million in fiscal year 2020 to protect riders from acts of terrorism and other targeted violence.

H.R. 396 is informed by feedback from grantees about challenges with the program over the years, and it is intended to ensure that the Transit Security Grant Program remains current, and that funding reaches maximum impact.

Enactment of this bill will help improve a key DHS grant program and better secure our Nation's transportation infrastructure.

Madam Speaker, I urge my House colleagues to support this legislation, and I reserve the balance of my time.

Mr. GARBARINO. Madam Speaker, I yield myself such time as I may consume.

I rise today in strong support of my bill, H.R. 396, the Transit Security Grant Program Flexibility Act.

Whether it is bus systems, ferries, or passenger rail, the Transit Security Grant Program provides needed funds to transit agencies to protect critical surface transportation infrastructure and the traveling public from acts of terrorism.

Unfortunately, we have already witnessed multiple attacks across the globe: the 2005 bombing of the Tube in London, the 2016 metro station bombing in Brussels, and the 2017 New York Port Authority bombing.

With billions of riders using surface transportation annually, and limited security screening, it should come as no surprise that surface transportation has been and continues to be a terror

target. As such, we must ensure that first responders and transit agencies have the tools needed to secure our transit system.

The Transit Security Grant Program Flexibility Act seeks to address challenges associated with fluctuating periods of performance by codifying the period of performance at 36 months for the majority of eligible projects and extending it to 55 months for vital large-scale capital security projects. This ensures that these major projects can be successfully completed in the allotted time.

Additionally, while Transit Security Grant Program awards can be used to provide personnel with essential security training, recipients of awards are not currently permitted to use the grant program funds to pay for backfilling personnel attending such training. This may, in turn, inhibit some transit agencies from sending their staff to vital security training.

H.R. 396 will permit Transit Security Grant Program funds to be used for this purpose, consistent with other Homeland Security grant programs.

Given the evolving threat landscape, and the continued calls from extremist groups for lone-wolf attacks to target crowded areas, it is imperative that the Transit Security Grant Program provide flexible solutions for grant recipients in order to protect these soft targets and keep everyday commuters safe.

I am proud to continue the great work of former New York Members Dan Donovan and Peter King in introducing this important piece of legislation.

Madam Speaker, I urge all Members to join me in supporting H.R. 396, and I yield back the balance of my time.

Mr. TORRES of New York. Madam Speaker, New York City has the largest public transit system in the country, and New York City has the greatest vulnerability to terrorism.

I thank my colleague, Congressman GARBARINO, for his leadership in advocating for transportation systems across the country.

H.R. 396 is a measure that this country needs. I believe all of us in this body can agree that securing America's transit systems is critical to homeland security, and so too must we invest to make and keep it safe.

Enactment of H.R. 396 would bolster the security of what, in the view of my constituents, is about as critical as critical infrastructure gets and protect these systems and their riders against terrorist attacks and targeted violence.

Madam Speaker, I urge my colleagues to support H.R. 396, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. TORRES) that the House suspend the rules and pass the bill, H.R. 396.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. BIGGS. Madam Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this motion are postponed.

## RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 3 o'clock and 13 minutes p.m.), the House stood in recess.

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## AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Ms. TITUS) at 3 o'clock and 27 minutes p.m.

## IMPROVING FHA SUPPORT FOR SMALL-DOLLAR MORTGAGES ACT OF 2021

Ms. PRESSLEY. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 1532) to require a review of the effects of FHA mortgage insurance policies, practices, and products on small-dollar mortgage lending, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1532

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

### SECTION 1. SHORT TITLE.

This Act may be cited as the "Improving FHA Support for Small-Dollar Mortgages Act of 2021".

### SEC. 2. REVIEW OF FHA SMALL-DOLLAR MORTGAGE PRACTICES.

(a) CONGRESSIONAL FINDINGS.—The Congress finds that—

(1) affordable homeownership opportunities are being hindered due to the lack of financing available for home purchases under \$70,000;

(2) according to the Urban Institute, small-dollar mortgage loan applications in 2017 were denied by lenders at double the rate of denial for large mortgage loans, and this difference in denial rates cannot be fully explained by differences in the applicants' credit profiles;

(3) according to data compiled by Attom Data solutions, small-dollar mortgage originations have decreased 38 percent since 2009, while there has been a 65-percent increase in origination of mortgages for more than \$150,000;

(4) the FHA's mission is to serve credit-worthy borrowers who are underserved and, according to the Urban Institute, the FHA serves 24 percent of the overall market, but only 19 percent of the small-dollar mortgage market; and

(5) the causes behind these variations are not fully understood, but merit study that could assist in furthering the Department of Housing and Urban Development's mission, including meeting the housing needs of borrowers the program is designed to serve and reducing barriers to homeownership, while